



Royal Sundaram
General Insurance

Royal Sundaram General Insurance Co. Limited
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)
Corporate Office: Vishranti Melaram Towers, No.2/319,
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai – 600097.

Service Branch Address:

Nakshatra, 3rd Floor, Office No. 312 ,Above ICICI Bank, 150. Feet Ring Road, ,KKV Chowk,MB-Rajkot ,RAJKOT - 360005.

Jul 16, 2021

Mr.DINESHBHAI DEVJIBHAI VORA
HET HEMTANTI PARK
PLOT NO 44 45
OPP ASTRON SOCIETY RAJKOT
RAJKOT - 360001, GUJARAT
Telephone :
Mobile : 98xxxxxx77

**NEXT RENEWAL
IS ON
18/07/2022**



Certificate of Insurance and Policy No.
VPC1347503000101

Policy Period: Period of insurance
From 00:00:00 hours on 19/07/2021 To Midnight of 18/07/2022

Dear Customer,

Thank you for choosing Royal Sundaram as the Insurer of your vehicle. We are delighted to have you as our customer. Please find enclosed Private Car Policy No. VPC1347503000101 which has been issued based on the details mentioned below:

Name of the Insured: Mr.DINESHBHAI DEVJIBHAI VORA	
Mobile No.: 98xxxxxx77	Email ID: hrs****@yahoo.co.in
Make of the Vehicle: HYUNDAI MOTORS LTD.	Model Description: CRETA 1.6 SX AT CRDI
Engine No.: 611020	Chassis No.: 438334
Premium Amount (Rs.) 30,491.20	Add-on Covers Opted : Yes
Previous Policy No.	VPC1347503000100
Previous Policy Insurance Co.	Royal Sundaram General Insurance Co. Limited
Based On your declaration on No claim being made in expiring policy, we have extended next slab of no claim discount in your policy (20 %)	
Does the vehicle have valid Pollution Under Control (PUC) Certificate: No	
Pollution Certificate Number (PUC) :	
PUC expiry date :	
"In line with the Central Motor Vehicle Act, 1989 and as per the directive of Hon'ble Supreme Court of India, it is mandated that insured must produce a valid "Pollution Under control" Certificate as and when asked by the insurer and it is the responsibility of the insured to renew the same before expiry of the validity of the PUC certificate. Absence of Valid certificate may lead to cancellation of insurance	
CPA Status	
Opted – Coverage Sum Insured :1,500,000	

The policy is processed based on the information declared by you. While the information regarding the vehicle, insured (yourselves), detail of covers and terms/conditions could be ascertained from the Certificate of Insurance and Policy Schedule (Enclosed), some of the very critical ones like No Claim Bonus extended, KYC Details, status of Compulsory Personal Accident (CPA) Cover and details regarding Vehicle Inspection if any etc. are furnished above.

Coverage of risk is subject to realization of the full premium, post which, insurance coverage under the policy would commence. In-case the premium is not received by us due to cheque dishonor or any other reason or misrepresentation of any information, the insurance cover shall be void ab-initio.

Please check all the information printed in these pages for its correctness and should there be a discrepancy, reach us (Contact details provided below) for suitable rectification. In case there is no response within 15 days of policy inception, it will be deemed that all information provided are correct and all future transactions would be based on such information only.

The above information is to be read in conjunction with the policy certificate of issuance and policy schedule and shall be considered null and void without the same.

To read the "policy" & "add on" terms, conditions, exceptions and applicable endorsement, please log on to our website www.royalsundaram.in. Should you have any queries, please contact our Customer Service helpline number 1860-425-0000, 1860-258-0000. You may also write to customer.services@royalsundaram.in

Assuring you of our best services at all times.

Yours sincerely,

Authorized Signatory

This document is digitally signed, hence counter signature / stamp is not required.

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Note: To download the claim form and to know more about Royal Sundaram products please log on to www.royalsundaram.in

For Motor Claim Intimations Call us first 1800 568 9999 (24/7 Tollfree)
Registered Office: 21, Patullos Road, Chennai - 600002 | IRDAI Reg. No.102 | CIN: U67200TN2000PLC045611
Customer Care 1860 425 0000 1860 258 0000 | Email: customer.services@royalsundaram.in | Visit www.royalsundaram.in



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RAJKOT - 360001,GUJARAT
Telephone:
Mobile: 98xxxxxx77

Intermediary Code: BR502965
Intermediary Name: D2C Insurance Broking Pvt. Ltd.
Contact: -

CERTIFICATE OF INSURANCE & POLICY SCHEDULE

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988

Private Car Package Policy

Certificate of Insurance and Policy No. VPC1347503000101		Policy Period: Period of Insurance From 00:00:00 hours on 19/07/2021 To Midnight of 18/07/2022	
INSURED DETAILS			
Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession
Mr.DINESHBHAI DEVJIBHAI VORA		India	
			Registration Authority RAJKOT
			Registration Date 27/08/2018
INSURED'S DECLARED VALUE (IDV) (in Rs.)			
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories
1,121,908	0	0	0
			Value of CNG/LPG Kit
			0
			Total IDV
			1,121,908
			Loss Of Baggage
			10,000
			For Life Time Road Tax
			0
			Invoice Price
			0
VEHICLE DETAILS			
Registration Number	GJ03KP6633	Type of Body	SUV
Engine Number	611020	Cubic Capacity	1,582
Chassis Number	438334	Year of Manufacture	2018
Make of the Vehicle	HYUNDAI MOTORS LTD.	Seating Capacity (including Driver)	5
Model Description	CRETA 1.6 SX AT CRDI	Total Premium (in Rs.)	30,491
LIMITATIONS AS TO USE: The Policy does not cover use for a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace Making e) Speed testing f) Reliability Trials and any purpose in connection with motor trade		Persons or Classes of Persons entitled to Drive: Any person including the Insured • Provided that a person driving holds an effective Driving Licence at the time of the accident and is not disqualified from holding or obtaining such a License. • Provided also that the person holding an effective learner's license may also drive the vehicle when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of The Central Motor Vehicles Rules, 1989	
LIMITS OF LIABILITY: Under Section II-1 (i) of the Policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. Under Section II-1 (ii) of the Policy - Damage to Third Party Property - Rs 750,000 (as per IMT 20) - In respect of any one claim or series of claims arising out of one event. Personal Accident cover for Owner - Driver under section III: CSI - Rs.1,500,000/-			
DEDUCTIBLE: Total deductible Rs. 2,500 in respect of each and every claim. (Compulsory Deductible [Rs.2,000], Voluntary Deductible [Rs. 0], Imposed Deductible [Rs. 0] and Loss Of Baggage Deductible[Rs. 500])			
Document Code: 999WSVP9K999			

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Certificate of insurance & policy schedule continued in Page 2





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CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988

Private Car Package Policy

Policy No. VPC1347503000101

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1. Basic premium on Vehicle and Non-Electrical Accessories**	11,627.00	1. Basic premium including premium for TPPD	7,890.00
2. Electrical & Electronic accessories @ 4%(IMT 24)	0.00	2. Less: For restricted TPPD cover for Rs.6000 (IMT 20)	0.00
3. Bi-Fuel kit (CNG/LPG) @ 4% (IMT 25)	0.00	3. Bi-Fuel kit (CNG/LPG)	0.00
ADD:		4. Trailers (IMT30)	0.00
4. Trailer	0.00	ADD:	
5. Geographical Area Extn.Endt.IMT-1	0.00	Personal Accident Benefits	
6. 30% for Imported vehicles without custom duty (IMT 19)	0.00	5. Under Section III (Owner Driver), CSI Rs.1,500,000	315.00
7. Fibre Glass Tanks	0.00	6. Geographical Area Extn.Endt.IMT-1	0.00
8. 60% on OD Premium for Driving Tution	0.00	7. Named Passengers, CSI Rs.0.00 each as per list attached (IMT 15)	0.00
9. Additional Towing Charges. Rs.0	0.00	8. Unnamed Passengers, CSI Rs.100,000 each (IMT 16)	250.00
10. For any Other extra	0.00	9. PA Cover to Paid Driver, CSI Rs.0 (IMT 17)	0.00
		10. Enhanced PA cover, Owner Driver, CSI Rs.0	0.00
		11. Enhanced PA cover, Named Passengers CSI Rs. 0.00 Each as per list attached	0.00
		12. Enhanced PA cover, Unnamed Passengers, CSI Rs. 0.00	0.00
		13. Enhanced PA cover, Paid Driver, CSI Rs.0.00	0.00
Less:		ADD:	
11. Discount for Anti-theft devices (IMT 10)	0.00	Legal Liability:	
12. Automobile Association Discount (IMT 8)	0.00	10. To Paid Driver (IMT 28)	50.00
13. Voluntary Deductible (IRDAN102A0006V01200910) of Rs.0 (IMT 22 A)	0.00	11. To Paid Employees (IMT 29)	0.00
14. 50% Discount for Vehicles specially designed/modified for blind,handicapped and mentally challenged persons (IMT 12)	0.00	12. For any other extra	0.00
15. Vintage Car Discount (IMT 9)	0.00	13. TOTAL LIABILITY PREMIUM (B)	8,505.00
16. Deduct:20% No Claim Bonus	-2,325.40	14. Add: Underwriting Loading %	0.00
17. Add: Underwriting Loading	0.00	15. NET PREMIUM (A + B)	25,840.00
Add: Additional Cover for Package Policies			
18. Depreciation Waiver (IRDAN102A0011V02201213)	6,731.20		
19. Windshield Glass (IRDAN102A0004V01200910)	0.00	ADD: SGST	2,325.60
20. Cash in Lieu of Spare Car ,Limit per day, Rs (IRDAN102A0007V01200910)	0.00	ADD: CGST	2,325.60
21. Full Invoice Price Insurance (IRDAN102A0008V01200910)	0.00		
22. Life Time Road Tax (IRDAN102A0005V01200910)	0.00		
23. Loss of Baggage (IRDAN102A0009V01200910)	100.00		
24. NCB Protector Cover (IRDAN102A0002V01201314)	0.00		
25. Engine Aggravation Cover (IRDAN102A0001V01201314)	897.60		
26. Key Replacement Cover (IRDAN102A0001V01201516)	304.80		
27. Tyre Cover Clause (IRDAN102A0003V01201718)	0.00		
28. TOTAL OWN DAMAGE PREMIUM (A)	17,335.00	16. TOTAL PREMIUM PAYABLE	30,491.20

No Claim Bonus:

a) No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous year. b) The insured is entitled for a No Claim Bonus (NCB) on the Own Damage Section of the policy, if no claim is made or pending during the preceding year(s), as per the details given below:

Period of Insurance	% of NCB on OD Premium	Subject to IMT Endt. Nos. & Memorandum 28,22,16,7 & RSMOAC 1,9,7,11 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with HDFC BANK LTD		
The preceding year	20	Nominee Name	Nominee Age	Relationship with
Preceding two consecutive years	25	Guardian Name	Guardian Age	Guardian Relation
Preceding three consecutive years	35	Date and Signature of Proposal/Renewal notice 16/07/2021		
Preceding four consecutive years	45			
Preceding five consecutive years	50			

In Witness whereof this Policy has been signed at Chennai on 16/07/2021, I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of the Motor Vehicles Act, 1988.

IMPORTANT NOTICE: The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicles Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY" under Policy Terms and Conditions.

For Royal Sundaram General Insurance Co. Limited

Authorised Signatory

Consolidated Stamp Duty Paid to Govt of TamilNadu

This document is digitally signed, hence counter signature / stamp is not required.

GSTIN : 24AABCR7106G1ZP

Base Product UIN: IRDAN102RP0004V02201617

PAN Number : AABCR7106G

For Legal Interpretation, English version will hold good.

Enhanced PA Cover Clause UIN: A0020V01201920

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Customer Care 1860 425 0000, 1860 258 0000 | Email: customer.services@royalsundaram.in | Visit: www.royalsundaram.in